



Security cam footage of "the competition" taking the SUPERSTRUCTURE™ from the Hyundai display at the Auto Show. Follow the clues at www.HyundaiSuperSearch.com for the chance to win a \$20,000 reward.

MONDAY, FEBRUARY 22, 2016

Toronto
metr

SUPER HEIST!

The SUPERSTRUCTURE™, the advanced frame found in the all-new 2017 Hyundai Elantra, was on display at the Canadian International AutoShow and went missing on Saturday, February 13th, sometime between 1:30am and 2am.

The discovery was made by Hyundai Auto Canada Corp. President and CEO, Don Romano. "I was doing

my usual walk around the Hyundai booth to start the day off and I was shocked to see our revolutionary SUPERSTRUCTURE™ was just... gone," he said.

Shortly after the discovery, Hyundai Canada received a ransom video (pictured below) featuring three representatives from the company's competition. In the video,

which Hyundai officials posted online at www.HyundaiSuperSearch.com, "the competition" claims responsibility, brags about their heist, and announces plans to reverse engineer the SUPERSTRUCTURE™ and the Advanced High Strength Steel with which it's made.

When it was confirmed the SUPERSTRUCTURE™ had in fact been taken by the competition, Hyundai Canada Marketing Director, Lawrence Hamilton, and his team, immediately began asking for people to help find it by registering to become part of the search team at www.HyundaiSuperSearch.com.

For taking part in the search, Canadian residents will have the chance to be rewarded with a \$20,000 grand prize or 1 of 4 weekly rewards of \$2,500. As more clues are discovered, Hyundai

gation," said Hamilton as he was putting up posters at the Auto Show. "Simply put, our competition has stolen our SUPERSTRUCTURE™ and we need everyone's help. All you have to do is

fort, precise handling, and enhanced safety.

"If we can get Canadian residents to help us search for our SUPERSTRUCTURE™, I have no doubt it will be recovered before our competition can learn our secrets," concluded Romano.

For more on this story, refer to the back of the paper...



Canada will release details on the website as well as on its Facebook, Twitter and Instagram pages.

"By simply signing up, you can submit answers to clues that are uncovered throughout the investi-

follow the clues and help us find it for a chance to win."

Thanks to the SUPERSTRUCTURE™, the all-new 2017 Elantra is threatening to set a new benchmark for ride com-



A screen capture taken from the ransom video received by Hyundai Canada President and CEO, with three representatives from the company's competition claiming responsibility for the heist.



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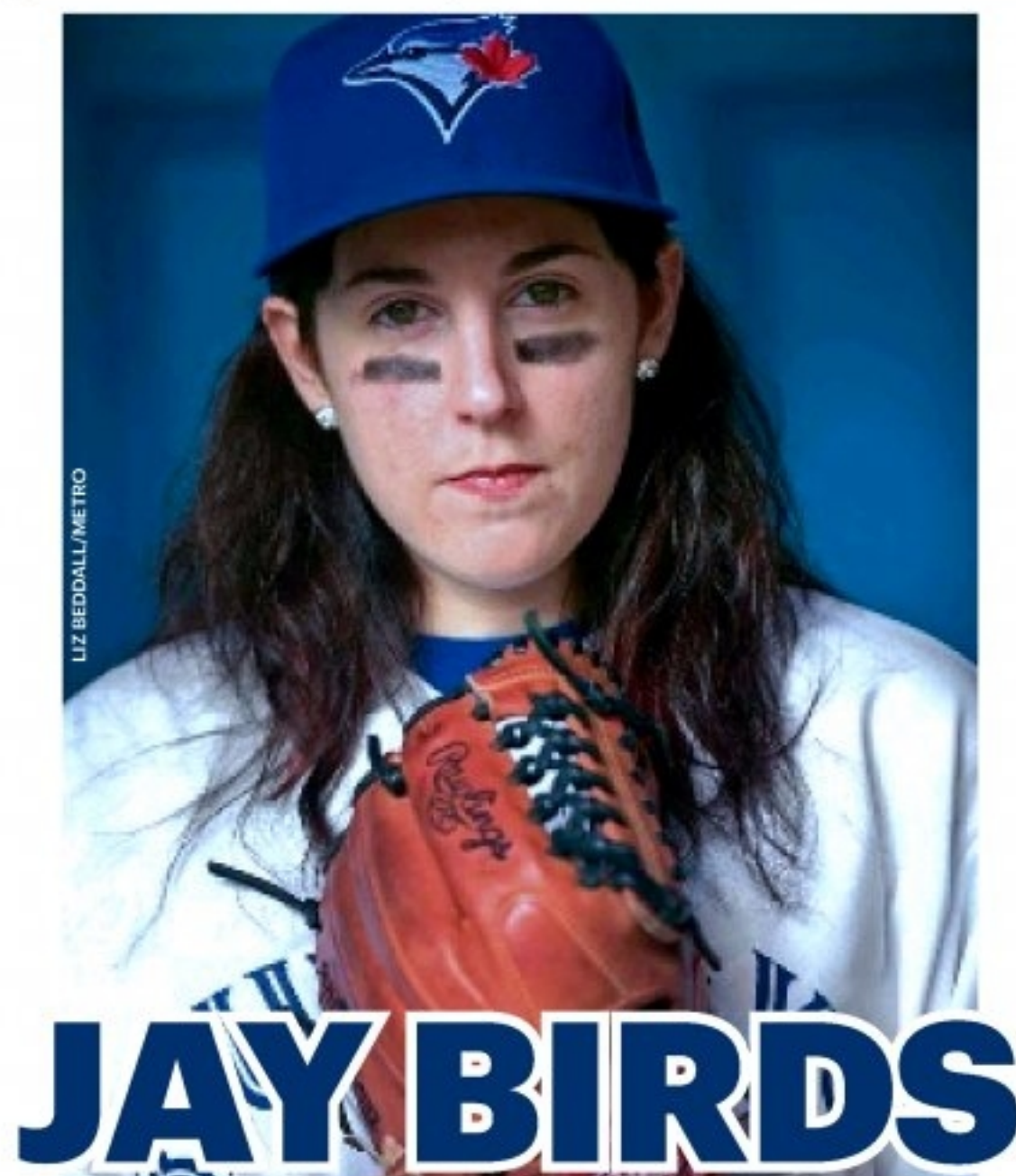
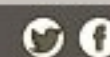


Toronto metro



Your essential daily news | MONDAY, FEBRUARY 22, 2016

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JAY BIRDS

Nicole Asta is one of many Toronto fans heading south for spring training
metroNEWS

Torontonians on edge amid unrest

LABOUR

Work-to-rule by city workers expected Monday



Gilbert Ngabo
Metro | Toronto

"A very difficult situation."

That's what Frank Hamdon said of his own predicament as talks continued between the city and CUPE Local 79 representatives, with no agreement in sight Sunday evening.

Every workday morning, the physician leaves his children, ages two and three, at daycare. He's been anxiously awaiting the outcome of the talks, which on Sunday developed into a promise by the union to have its members work to rule Monday morning if no "serious" progress was made.

"It would be very disruptive and inconvenient," Hamdon said when asked what he'd do without daycare services.

"The thing with daycare is you have

to drop kids and pick them up at a very specific time," he said. "So even if there's a contingency plan, we'll have to alter our schedules, which is not very trivial."

Daycare, which will continue during a work-to-rule, is among the city programs that would be affected if about 23,000 employees decide to walk off their jobs.

As of press time, contract talks were ongoing but union president Tim Maguire said there would be no more deadline extensions.

Elizabeth Cavesca, another parent whose young son attends daycare, said the big concern for her is "this state of the unknown."

"I'm self-employed but I still need to make plans," she said, hoping negotiations can yield positive results and daycares continue to operate as usual.

"Hopefully this is not going to end up in a strike," she said.

There was no clear indication of whether a strike could happen, but other services that would close include city-run community centres, recreational areas and some libraries.

+ UNIONS STATUS

Outside workers: Reached an agreement last Friday, avoiding a possible strike.

Inside workers: Have been at bargaining table for the past few weeks. Issues include job stability, guaranteed minimum hours of work and full-time permanent status.

Any closure of libraries has Miku Yamaguchi worried. A University of Toronto student, she spends at least 20 hours a week studying there. "I like the quietness of it. Mostly I can't concentrate if I'm studying from home," she said, adding the library gives her an opportunity to use a computer for her research. "It would be bad. I hope they don't close."

For the latest on the talks with city workers, go to metronews.ca



3 DAYS TO GO!

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Wig campaign aims to smash justice barriers

SEXUAL ASSAULT

Conviction rate of 0.3% 'pathetically low': Lawyer



Jessica Smith Cross
Metro | Toronto

No matter the verdict, Jian Ghomeshi's trial has already highlighted some of the major problems Canadian women face in getting justice for sexual assaults, a leading lawyer says.

Intense media coverage has given the public an "inside view" of the process, from the initial allegations to the blow-by-blow cross examinations of the women testifying as witnesses to their own sexual assaults, said human rights lawyer Mary Lou McPhedron.

Through that, there have been constant reminders that taking a sexual assault case to court is a difficult process that's unlikely to end with a conviction.

The judge's decision, expected March 24, won't change the fact that Canada's conviction rate for sexual assaults



Mary Lou McPhedron
COURTESY ANDREW RYAN

remains at what McPhedron calls a "pathetically low" 0.3 per cent.

It's a figure she worries won't improve without systematic changes that include approaching sexual assault cases different than others.

In particular, complainants need more support because, unlike in other cases, they are typically the primary witnesses and the ones facing scrutiny in the courtroom.

"When witnesses are consistently mistreated and see no reason to be confident in the system, we're going to be stuck with this tragically low rate of (convictions)," said McPhedron, founder of METRAC,

a Toronto-based access-to-justice organization that supports women and children.

It's one example of barriers people face when accessing the legal system, something lawyers across the province are focusing on this week in a campaign called Flip Your Wig for Justice.

McPhedron and her colleagues will be wearing wigs — the sillier the better — on Thursday in an effort to raise money for non-profits working to make sure everyone can have their fair day in court.

The somewhat outlandish approach to the issue is fitting, McPhedron said.

After all, "the biggest enemy of trying to reduce sexualized violence in our society is silence," she noted.

+ CALL TO ACTION

Flip Your Wig for Justice is led by organizations including the Canadian Civil Liberties Association, Pro Bono Students Canada and METRAC.

Donations can be made online at flipyourwigforjustice.ca.

Humans of Toronto by K. Omar



“You can't really tell, but my son (has) special needs and, when he is around his peers, it's easy for him to get picked on. You see billboards around bullying in Toronto, but, to actually solve it, nothing gets done. More times than not, you'll hear, 'They'll settle it.' Unless you're a parent involved with the school, and make your voice heard, nothing really happens.

Humans of Toronto is K. Omar's social photography project aimed at photographing and talking to people in the city. Selections from her work feature weekly in Metro. See more at [Humans_of_Toronto](https://www.instagram.com/Humans_of_Toronto) on Instagram.

CREDIT RIVER

Kayaker dead, another missing

A woman is dead and a man is missing after their empty kayaks were found stuck in the ice of the Credit River near the Caledon-Halton Hills border Sunday afternoon.

Emergency crews responded to a section of the Credit River

near Winston Churchill Blvd. and King St. at 2:50 p.m. after receiving a complaint about two empty kayaks stuck in the middle of the river, according to the Ontario Provincial Police.

Crews later recovered the body of a female kayaker. She was pro-

nounced dead on scene, Peel paramedics said. OPP Aviation Services, Emergency Response Team members and K9 and patrol officers are currently searching for the male and will deploy more resources Monday morning.

TORSTAR NEWS SERVICE

CRIME

Man injured in stabbing at party in Brampton

A 23-year-old man received serious injuries early Sunday after being stabbed at a party in Brampton.

Paramedics rushed the man to a trauma centre, and police said his condition has since stabilized.

Officers are looking for two men in their 20s, and are asking anyone with information or pictures from the party to contact them at 905-453-3311.

TORSTAR NEWS SERVICE

ENVIRONMENT

Toronto non-profit educates kids on water issues



Gilbert Ngabo
Metro | Toronto

One Toronto group is taking a different approach when it comes to water conservation.

Ecoloodi, a volunteer-run organization based in Toronto and operating in Canada, Europe and Africa, engages kids about effective usage of water through educational and entertaining ways.

"The origin of the organization was really a combination of two of my favourite things: children and water," said Ludiwine Clouzot, founder of the organiza-

tion. "This is about having young children become future water leaders. The younger they are as they learn about water, the better our future will be."

In the past two years alone, Ecoloodi has partnered with local schools, festivals and museums in order to reach over 1,200 children aged three to 12 in Canada, 500 in France and over 6,000 in Benin.

Through interactive games, the organization teaches them the importance of water and how to treat it properly.

This weekend the non-profit published an illustrative book called H2O: The Story of a Little Drop. Through a personified drop

of water, the book describes an incredible journey from the sky to the earth and back — demonstrating the water cycle in a fun way for kids.

"The book leaves blank pages at the end for the little water scientists to fill with their ideas," said Clouzot.

In Benin, West Africa, the group works with locals to form environmental clubs in schools, where children can discuss water issues — in a country where water is already a scarce commodity.

"Our hope is for these youngsters to be water agents in their families. And it works," she said.



Children learning about water conservation in one of Ecoloodi's events in Toronto. CONTRIBUTED



Karim Kammah is taking his longest ride yet, from Toronto to Niagara Falls, this summer. LIZ BEDDALL/METRO

FUNDRAISER

1 wheel, 200 km in fight against cancer



Gilbert Ngabo
Metro | Toronto

On the day he turns 30, Karim Kammah will take on the longest ride of his life yet.

On just one wheel, to boot. "It's kind of a nice birthday present I guess," said Kammah, a French citizen who's lived in Montreal and Toronto for the past two years.

A unicyclist extraordinaire who's done multiple tours in Europe and Canada, Kammah is preparing to join this year's Enbridge Ride to Conquer Cancer. The 200-kilometre trek from To-

ronto to Niagara Falls will be his longest adventure — his longest race was 100 kilometres at the Canal des Media in France.

The ride is open to cyclists looking to challenge themselves for a good cause. There's no greater challenge than using one wheel where others use two.

"Unicycling is great," he said of his chances of overpowering the crowd in the summer tour. "You can do all tricks like crosses and straights, and it almost feels like skateboarding. I think I'll do very well."

All year round, his unicycle is his main transportation mode, from grocery shopping to visiting friends and just discovering different corners of the city.

It may be a joy for Kammah to participate in the ride, but his participation is driven by the desire to make a contribution toward those fighting cancer.

"I guess everyone has heard of someone fighting cancer or people who have died from it," he said. "It affects us all and it's good to help."

+ TARGET

Kammah's goal is to raise \$3,200 for Princess Margaret Cancer Centre. Contributions can be made online via conquercancer.ca.

To serve and protect on the city's roads

ADVOCATE

Constable co-founded T.O.'s bicycle policing unit



Luke Simcoe
Metro | Toronto

Const. Hugh Smith's first bike was a purple beater that he pulled out of the trash as a young kid in Toronto.

"It had one of those banana seats and only one wheel," he said. "I had to wait until I found another bike with a front tire before I could fix it up."

Things weren't all that different when he helped found Toronto's first bicycle policing unit in 1989. Sure, the bikes had two wheels, but he and the 11 other officers on the squad weren't exactly well-equipped.

They even had to cut off their standard-issue police pants to make shorts.

"They weren't exactly comfortable," Smith said.

Despite the lack of resources, the bike unit was a success. The officers could cover more ground and have more of the "positive interactions" with the public that Smith feels are at the heart of police work.

"We'd be stopped at an intersection and people would just come up and talk to us," he said. "We weren't this big blue machine stuck inside a car."

Over three decades with the force, Smith — slated to retire at the end of 2016 — has been a passionate advocate for cyclists. He's trained more than 1,000 officers on bike safety, constantly reminded drivers



Const. Hugh Smith is being given a lifetime achievement award at the upcoming Toronto Bike Awards for his efforts to make the city safer for cyclists. LIZ BEDDALL/METRO

that cyclists are entitled to the whole lane and was instrumental in getting the city to rescind a bylaw banning side-by-side cycling in 2012.

For his efforts, Smith is being honoured with a lifetime achievement award at Wednesday's Toronto Bike Awards, hosted by the city and Cycle Toronto.

"Hugh's work, especially when he was a media spokesperson for the police, really helped change the conversation about cycling in Toronto," said

Cycle Toronto director Jared Kolb. "He moved the discourse away from victim blaming and focused on the safety issues that address how and why our streets should be safer."

Smith said he's just proud to have played a role in making Toronto a better city for cycling.

"Watching us go from having no bike lanes and having to fight to be recognized to seeing something like the Richmond and Adelaide lanes go in feels good," he said. "I think we're on the right track."

+ AWARDS

The Toronto Bike Awards are happening Wednesday at Steam Whistle Brewing Hall (255 Bremner Blvd.), starting at 6:30 p.m. Tickets are \$5 for Cycle Toronto members and \$10 for non-members. The annual event honours businesses, organizations and individuals that encourage cycling.

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Jury selection 'error' leads to case appeals

COURT

Judge at centre of controversy presided over 4 murder trials

At least four murder cases — including that of convicted Eaton Centre shooter Christopher Husbands — could be heading for long and costly new trials due to what lawyers say was a “reversible error” committed by the same judge during jury selection.

Last year, the Court of Appeal ordered a new trial for Chad Nouredine and Richard Sheridan, convicted of second-degree murder by a jury in the brutal beating of Andre “Red” Pellicione. The court agreed with the accused men’s lawyers that there was a “fatal flaw” in the composition of the jury.

“I would hold that this court (the jury) was improperly constituted to try the appellants,”

wrote Justice David Doherty, regarded as the court’s top criminal-law jurist, on behalf of a unanimous three-judge panel. “The verdicts must be quashed for that reason alone.”

The decision could impact the ultimate outcome of the Husbands case — to be heard by the appeal court at a later date — and two others, potentially leading to new trials. Lawyers estimate that a typical murder trial can last four to six weeks or more and cost well over \$100,000.

Retired Superior Court justice Eugene Ewaschuk, who declined to comment, presided over the four trials. The central concern is whether the selection process used by Ewaschuk compromised an accused’s right to a fair trial.

At issue is the centuries-old method used to select jurors in Canadian courtrooms to determine whether individuals are able to judge the accused without bias.

Prior to 2008, the only way to do that was to select two names



Judge Eugene Ewaschuk.

BERNARD WEIL/TORONTO STAR

from the jury pool, who become known as the “triers.”

Parliament amended the Criminal Code in 2008 to allow for “static triers” — meaning the same two people pick the entire jury.

Doherty, the appeal court judge, explained in his ruling that using “rotating triers avoids the risk that the entire jury selection process could be tainted by a single static trier who is unable or unwilling to properly assess the partiality of prospective jurors.”

Sheridan’s appeal lawyer, Michael Lacy, said he doesn’t believe Ewaschuk’s error was due to a lack of understanding of the law.

“This was not a judge presiding over his first jury trial,” said Lacy. “I wouldn’t suggest he didn’t understand what the Criminal Code said. Justice Ewaschuk is a very bright man, very thoughtful.”

The lawyer for Christopher Husbands, the Eaton Centre shooter convicted of murdering two men in 2012, said he made it clear to Ewaschuk during jury selection that he did not want static triers, but the judge imposed that method anyway. That decision is one of the case’s grounds of appeal.

Ewaschuk also imposed static triers over the protests of defence counsel in at least two other murder trials: that of Devon Vivian and Anthony Grant, convicted in a drive-by shooting, and Emmanuel Owusu-Ansah, convicted of killing the mother of his two children. TORSTAR NEWS SERVICE



CITY EVENTS YOUTH CELEBRATE LUNARFEST

Young performers treat Harbourfront Centre visitors to a traditional drum dance as part of LunarFest Toronto — a weekend-long celebration welcoming the lunar calendar’s Year of the Monkey. LIZ BEDDALL/METRO

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Jays fans getting set for pilgrimage

BASEBALL

Annual rite of spring training starts Monday in Dunedin

Jessica Smith Cross
Metro | Toronto

Flurries and cold may still be blowing through Toronto.

But, for people like Nicole Asta, the best part of spring has already arrived. She's one of the many diehard Blue Jays fans getting ready to pack up and head south to Dunedin, Fla.

Spring training officially starts Monday for pitchers and catchers, most of whom arrived late last week or over the weekend.

The full squad will take the field Friday for the first team workout.

Then, it's a month of spring training games, starting March 1 against the Phillies.

For Asta, 26, heading south for the early action feels like coming home.

"They're the Jays," she said. "To me, they're like my home, so it's going to a home I love."

Spring-training trips are becoming a tradition for Asta, 26, and her father, Rico. They took their first father-daughter trek to Florida two years ago and have been in the stands each year since.

It's not a stretch to say that Dunedin — a small city on the Gulf of Mexico near Tampa — is practically overrun with Canadians every spring. Jays fans often setup a home base in a nearby hotel and follow the team around as it plays



Nicole Asta and her father Rico have made the trip to watch MLB spring training a family tradition. LIZ BEDDALL/METRO

home games in Dunedin and road games in other parts of the state.

Some teams play training games in big, fancy ballparks — but not the Jays. That's part of the attraction, Asta said.

"It's very old school and small," she said. "Old school in the sense that it's really rustic, and you really get the old-school baseball feel."

Given that they're under pressure to perform and score a spot on the Jays' roster, the players are more welcoming than one might expect, Asta

said. Kids are allowed to fill the outfield before games, snapping photos and getting autographs from their obliging heroes.

+ PLAY BALL

Key dates for Blue Jays:

April 3: First regular-season game on the road against the Rays.

April 8: Sold-out home opener vs. the Red Sox at Rogers Centre.

POST-SECONDARY EDUCATION

Entrance tests being considered

Executives in 20 recent employer surveys said they look to hire people with so-called "soft" or "essential skills" — communicating, problem-solving, critical thinking, teamwork — "yet this is where they see (post-secondary) students being deficient," said Harvey Weingarten, president of Ontario's higher education think-tank.

If these skills are so important, it's time to actually test students for them when they enter university or college, and again when they leave, said Weingarten, whose Higher Education Quality Council of Ontario (HEQCO) advises Queen's Park on higher learning.

In a groundbreaking pilot project this fall — the first of its kind in Canada — HEQCO is looking for several colleges and universities to submit their incoming students to a 90-minute online test of literacy, numeracy and problem-solving skills, and give the same test to the graduating class as they leave.

It won't be required to get in or to graduate, but results of the globally recognized Education and Skills Online assessment from the Organization of Economic Co-operation and Development "will show quite simply whether students have these skills or not," said Weingarten.

If Queen's Park feels the tool

is useful and wants all institutions to use it, Ontario would become the first jurisdiction in North America to give entrance and exit exams in the 3 R's to all post-secondary students.

"We don't want to test because we're interested in ranking institutions. But students spend time and money on post-secondary education, and the public invests in it, so we need to know if students are acquiring the skills that are going to serve them well," said Weingarten, former president of the University of Calgary. "If we're not doing as well as we'd like, then we need to do a better job." TORSTAR NEWS SERVICE

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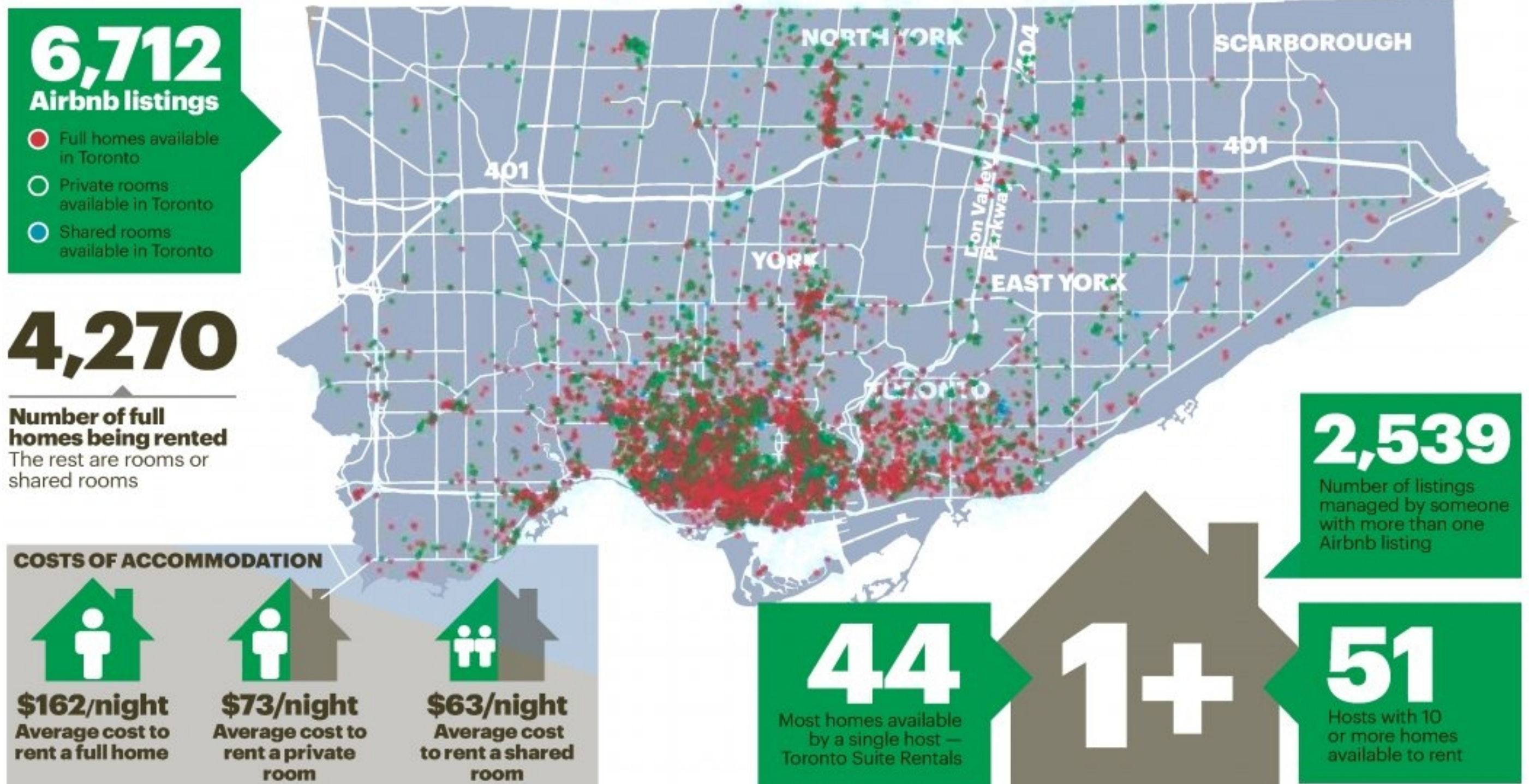
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A snapshot of Airbnb in T.O.

Airbnb doesn't make public its data about usage in individual cities. But insideairbnb.com, a third-party website, does, using information from Airbnb to create a statistical profile of cities around the world. Its last check of Toronto was in September. This is what it showed, in part.



GRAPHIC: ANDRES PLANA/METRO

Province pitches in



Jessica Smith Cross
Metro | Toronto

The Ontario government's new partnership with Airbnb is a step in the right direction for Toronto's startup economy, one entrepreneur says.

In fact, "it's absolutely fantastic," said Tim Wootton.

Wootton is co-founder of Rover, an app created at Ryerson University's business incubator that lets people share

the cost of parking spaces.

When Rover faces regulatory challenges, the company's staff of six often has a hard time getting its message across to government leaders, who often prove skeptical of the sharing economy, Wootton said. Headway made by a giant like Airbnb could help everyone.

"We need their power and their pockets to go at this," Wootton said.

As part of its partnership with the government, Airbnb promised to create an Ontario-specific website with information for its 11,000 hosts — the people who rent out homes, apartments and spare rooms — about following applicable

laws, such as meeting accessibility and safety standards. The company will also email hosts at tax time, reminding them about their legal obligation to pay government taxes.

Airbnb, in turn, will have the government's ear when regulatory issues arise.

The agreement — which the government's billing as a

"pilot project" — comes after Airbnb made a commitment in November to work with jurisdictions around the world on addressing two big points of criticism: That hosts are dodging taxes and that, by turning apartments into short-term rentals, it's worsening the housing crisis in some major cities.

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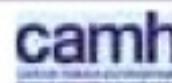
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50	18.47	29.16	52.38	100.08	12.69	19.98	36.45	66.60
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Duffy trial moves to 'how'

SENATE SCANDAL

With 'what' and 'when' figured out, question is how it adds up

As a former journalist, Sen. Mike Duffy knows the components of a story — you need the who, the what, the where, the when, the why and the how.

In the 61 days an Ottawa courtroom heard evidence on the 31 charges of fraud, breach-of-trust and bribery the senator is facing, the Crown and the defence argued the first five points.

But with the start of closing arguments on Monday, both sides will now get to the final element so necessary to their respective sides of the case, says Peter Sankoff, a law professor at the University of Alberta.

"It's about the how — how does all this stuff add up to guilt or innocence," he said.

Duffy, 69, has pleaded not guilty to all charges.

The closing submissions cap off a trial that began in April and was initially supposed to



Suspended senator Mike Duffy is facing 31 charges of fraud, breach-of-trust and bribery related to inappropriate expenses. JUSTIN TANG/THE CANADIAN PRESS FILE

last just eight weeks. But it's a story that starts back in 2008, when the popular broadcaster was appointed by former prime minister Stephen Harper as a Conservative senator for P.E.I.

Four years later, questions about whether Duffy could justifiably claim to be a resi-

dent of that province began to surface, and from those, more questions emerged about his expenses and living claims.

He'd eventually publicly admit to confusion with the rules and pay \$90,000 back into the public purse — money it would later emerge was not

his, but came from Harper's former chief of staff, Nigel Wright. More questions would emerge, this time about the partisan work Duffy was doing and whether taxpayers should have been footing the bill for that, too, as he was billing the Senate for some of those trips.



What the judge says could have some impact on how the government does business.

Peter Sankoff

The whos and wheres and whens and whats of his expenses were the meat of the weeks of testimony that dragged on far longer than anyone expected, including through the early part of the fall election campaign.

There's no question the changing of the political guard in Ottawa took some of the air out of the proceedings, Sankoff noted. But neither side has any room left for it anyway.

"What they were dealing with for long periods, who knew what at what time, who was dealing with the decision, I don't think any of that matters anymore," he said. "I think they are really going to focus to the extent that they will on trying to explain why he should or shouldn't be convicted."

THE CANADIAN PRESS

SEXUAL HARASSMENT

Would-be bargainers for RCMP cite claims

A group vying to become the Mounties' first bargaining unit is using new allegations of sexual harassment and bullying to try to make its case for a group to represent rank-and-file officers.

A representative for the Mounted Police Professional Association said higher-ups turn a blind eye to allegations of harassment and assault in the workplace. Rob Creasser points to a CBC report last week detailing allegations of unwanted sexual touching, bullying and rampant nudity at the explosives training unit of the Canadian Police College in Ottawa.

Creasser said the allegations show officers need an association to encourage transparency and accountability. He said, as it stands, managers choose people they want to bring into their ranks and protect them.

"If something comes up that is a little hinky with one of your 'chosen,' you do everything in your power to make that go away," the now-retired Mountie said. THE CANADIAN PRESS

ENERGY

Tiny northern town to run on solar power — in the summer

While the rest of Canada talks and talks about reducing reliance on fossil fuels, one tiny northern town is leading the way in actually doing it.

Colville Lake, high in a corner of the Northwest Territories, has successfully tested a system of batteries and solar panels that should allow the community to run entirely on the sun's energy — at least in the summer.

"There is really no other community that I know of that is structured this way," said Myra Berrub, manager of energy services for the Northwest Territories Power Corp.

Colville Lake, a Dene community of about 150, needed to replace its aging diesel generator. The corporation installed a new one but supplemented it with batteries and an array of solar panels capable of generating 136 kilowatts.

When it's dark, Colville Lake runs off diesel. The batteries save fuel by absorbing and storing any power in excess of demand, so the generator always runs at maximum efficiency.

The community now sees about eight hours of low-angle sunlight a day. By late May, sunlight is virtually 24-hour.

"The sun is just starting to



Workers adjust a panel on a solar array installed in the tiny, remote community of Colville Lake, N.W.T. THE CANADIAN PRESS

come back," said Berrub. "We're just starting to generate solar right now. We do expect there will be periods when solar is running the town."

It's a small solar station, but Berrub said Colville Lake banking so heavily on it makes it unique.

"There are other communities that have large solar arrays, but the uniqueness of this installation is that it's a remote community. It's not on a grid, so you don't have the grid to help you smooth out any bumps."

Power is a big issue across the North. Outside of Yukon's hydroelectric development, most Canadian Arctic communities depend on giant diesel generators that get their expensive, high-carbon fuel delivered over ice roads and on barges.

So far, solar power does cost more than diesel — mostly because of the expensive batteries, said Berrub. The \$7.8-million system received a \$1.3-million subsidy from the territorial government.

THE CANADIAN PRESS

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Dr. Gopal Bhargava
MD, FRCPC, Cardiac Surgery
Chief Medical Advisor

A eulogy for four-legged friends

The death of a Calgary Zoo otter has sparked a conversation about the safety of animals across the country. Here, Metro remembers some of the better-known critters that have died in recent years — some naturally, others not. Yet they all have one thing in common: They were beloved by their communities. **METRO**



HALIFAX TUXEDO STAN

This friendly feline captivated the nation and, indeed, the world when he ran for mayor in 2012. Saddened by Halifax's feral-cat problems, Tuxedo Stan spearheaded the Tuxedo Party movement and ran for office to draw attention to the issue. While Stan did not win, in Stan's name, city council provided a \$40,000 grant to the local SPCA. While Stan won this fight, he sadly lost against cancer in 2013.



OTTAWA BIG BOY

You might think of wild boars as a scourge on farmers and fearsome to residents. But Big Boy, as this particular wild boar was known, was a domesticated pet and much beloved by his owner Donna Lampron. Big Boy was shot when he wandered onto the property of Thomas Blair, a resident in Moose Creek, just outside Ottawa. However, Blair didn't know the boar was a pet and felt he was justified in his actions.



TORONTO WHITESQUIRREL

Many headlines have been written about Toronto's white squirrels — friendly residents among the trees of the Trinity Bellwoods neighbourhood. So loved are the squirrels that they have their own Twitter account, @WhiteSquirrelTO, and inspired White Squirrel Café. So the shock of seeing a white squirrel dangling from a hydro power cord, dead from apparent electrocution, echoed across the city, breaking the hearts of many.



WINNIPEG BAIKAL

An Amur tiger, Baikal, who lived in Assiniboine Park Zoo, died after it was attacked by a younger male tiger. Baikal had wandered into an enclosure where two youngsters were being housed. The zoo said a gate connecting the two enclosures had been mistakenly left unlocked, which allowed Baikal to get in.



CALGARY LOGAN

In a tragic tale, Logan the Otter, who lived in the Calgary Zoo, drowned last week after becoming entangled in a pair of pants left in his pool. This was chalked up to "human error," but many people are lashing out at the zoo, saying it's not the first time such incidents have happened.



VANCOUVER WALLY

Wally the sea otter was found suffering on the shores of Tofino, B.C., where it was discovered that he was blind and suffering from gunshot wounds, so veterinarians amputated part of his flipper and cared for his injuries. Wally went on to win the hearts of staff and visitors at Vancouver Aquarium, who say Wally's last years were happy, but his health began to deteriorate in the spring. He died shortly after.

Satellite scare highlights symbiotic life in North



Rumour has it there's a downed satellite near Resolute Bay. The community of fewer than

250 is a place where information spreads fast. And a few weeks back, the word on the snow-covered street was the military would be up to collect pieces of a satellite that crashed.

The military presence was no surprise because the Arctic Training Centre is just a short snow-

mobile ride from Resolute. But squadrons running around the area looking for scrap is troubling for the hamlet's inhabitants, who rely on hunting those lands.

Philip Manik Sr., chairman of the Hunters and Trappers Association in Resolute, said hunters "not only hunt for themselves"

but also share their bounty out of necessity. Groceries are flown in and expensive. A can of beans is \$9.99 in Resolute. Many residents are unemployed and cannot afford to buy at a store.

Manik was at a meeting last week at which the military's liaison officer, Lt. Navy Clayton

Erickson, clarified the rumour was just that.

"It's a story," Erickson said, a narrative for soldiers engaged in a training exercise. He emphasized that living symbiotically alongside Canada's Arctic inhabitants and respecting their way of life is always the priority.



Phillip Manik Sr.
BRAEDEN JONES/METRO

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Leave EU: London mayor

POLITICS

Boris Johnson challenges PM, wants U.K. to abandon bloc

A new battle for Britain erupted Sunday, with London Mayor Boris Johnson saying he would join the campaign to encourage Britain to leave the European Union. The move posed a direct challenge to Prime Minister David Cameron, who has launched a major push to keep his country within the 28-nation bloc.

The popular, raffish Johnson immediately becomes the most prominent Conservative Party politician to break ranks with fellow Conservative Cameron's vision of the best course for Britain in a June 23 referendum on EU membership.

The referendum has divided Cameron's Conservative Party — while most in his cabinet back his wish to stay, several cabinet members oppose his stance and are campaigning for the country to break free of EU bureaucracy — a so-called "Brexit."



London Mayor Boris Johnson says he would support a vote for Britain to leave the EU in a referendum in June, dealing a blow to Prime Minister David Cameron. NIKLAS HALLE/N/APP/GETTY IMAGES

The decision of Johnson, a two-term mayor who has been touted as a possible future prime minister, deals a blow to Cameron's hopes of a united front ahead of what is expected to be a hard-fought referendum.

"The last thing I wanted was to go against David Cameron or the government, but after a great deal of heartache I don't think

there is anything else I can do," Johnson told reporters outside his London home.

So far, no country has ever left the EU, and several European countries outside the bloc are still working to reform their economies and governance systems so they can join.

Cameron made a firm commitment three years ago to give

voters a simple "in or out" referendum if he was re-elected in 2015. He was acting to quell divisions within his own party, which has long had a strong vein of anti-Europe sentiment.

Johnson's decision was not a complete surprise because the 51-year-old former journalist has for several decades criticized the growing EU bureaucracy, first in

"The last thing I wanted was to go against David Cameron."

Mayor Boris Johnson

his newspaper and magazine columns and later from Parliament and city hall.

Striking likely campaign themes, Johnson criticized EU courts for taking too active a role in British affairs and said the entire European project was in danger of spinning out of "proper democratic control."

The mayor was immediately praised by one of the leaders of the "leave" campaign who have been searching for a charismatic figure with mainstream appeal.

The prime minister also cautioned that if Britain pulls out, it would take years to negotiate such a deal, since it also needs to make sure that British companies still have access to European markets.

Cameron plans to go to Parliament on Monday to formally set in motion the June 23 referendum. THE ASSOCIATED PRESS

UNITED STATES

Snowden willing to face justice

Speaking via Skype from Russia, Edward Snowden told an audience of supporters in New Hampshire on Saturday that he is willing to be extradited to the United States if the federal government would guarantee he would get a fair trial.

The former National Security Agency contractor in 2013 leaked details of a secret government eavesdropping program and left the country. He faces U.S. charges that could land him in prison for up to 30 years.

Snowden has offered to return home and discuss a plea deal and even go to jail.

His revelations about the NSA, Britain's GCHQ and other intelligence agencies set off an international debate about spies' powers to monitor personal communications.

THE ASSOCIATED PRESS



Edward Snowden THE ASSOCIATED PRESS

IN BRIEF

Gunman opens fire on random people in Michigan

A gunman opened fire outside an apartment complex, a car dealership and a restaurant Saturday in Michigan, killing at least six people at random, police say. They identified the shooter as Jason Dalton, 45, an Uber driver.

Kalamazoo County Undersheriff Paul Matyas described a terrifying series of attacks that began about 6 p.m. Saturday outside an apartment complex on the edge of Kalamazoo County, where a woman was shot multiple times. She was expected to survive. THE ASSOCIATED PRESS

Phoney health workers break into homes in Brazil

Brazilian authorities in the southern city of Joinville are warning residents to guard against fraudsters after three thieves posing as health workers working to wipe out the Zika virus entered a home and ran off with cash and electronics.

There have been 220,000 soldiers mobilized to join 300,000 health workers in house-to-house searches to eliminate possible breeding sites for the Aedes aegypti mosquito that transmits the Zika virus. THE ASSOCIATED PRESS

GERMANY

Refugee home site of suspected arson

Onlookers celebrated as a suspected arson fire damaged a former hotel being converted into a refugee home in eastern Germany, police said Sunday, raising new concerns about violence toward migrants in a nation that registered more than a million asylum-seekers last year.

The blaze in the roof of the building in Bautzen, in the eastern state of Saxony, broke out overnight. Police said no one was injured but a group of people gathered outside, some "commenting with derogatory remarks or unashamed joy" at the fire.

While most Germans have been welcoming toward refugees, a vocal minority has staged

protests in front of refugee homes, especially in the east. Germany last year saw a surge in violence against such lodgings.

Police ordered three people to leave the fire scene because they were hampering firefighters' work and then temporarily detained two of them, whom they described as intoxicated 20-year-old locals, after they ignored the order.

Investigators found traces of a fire accelerant at the scene and believe the fire was caused by arson, police said. It wasn't immediately clear whether the building can be restored.

Saxony is home to the anti-Islam and anti-immigration group PEGIDA. THE ASSOCIATED PRESS



Two people were detained after interfering with firefighters' work, police said, after fire damaged a hotel being converted into a refugee home. RICO LOEB/DPA/THE ASSOCIATED PRESS

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HUDSON'S BAY

Providing families the 'time to grieve'

DEATH

Workshops teach skills to perform funerals at home

It's only because Deborah Magdee happened to overhear a radio show two years ago that she left her mother's dead body at home for five days.

The radio segment introduced the Vancouverite to home funerals, where family and friends assume the role of a mortician rather than relying on a morgue. Proponents say it's a cheaper, more intimate experience that can help loved ones grieve.

At the time, Deborah cared for her mother Elizabeth — or Baba to the Ukrainian-heritage family. Deborah knew her mom, who suffered from dementia, could die soon.

The more Deborah listened to how the funeral industry handled corpses, the more she wanted to explore the possibility of a home funeral.

"How can I just let these strangers come and take her away and put her in a morgue?" she recalls thinking. "I do not want anybody touching my mom like that."

She turned to Google and found a burgeoning industry. More than 50 home funeral directors work in North America, according to the National Home Funeral Alliance, including Pashita MaryMoon, a death midwife in Victoria.

MaryMoon, who co-founded the Canadian Integrative Network for Death Education and Alternatives, said much of her work is educating people about do-it-yourself funerals.

"It's an old, ancient, forever process that we lost in the 20th

century," she said.

MaryMoon helps people navigate the paperwork required when someone dies and teaches home-funeral workshops to go over the logistics of the service.

"I don't have any issues around being with dead bodies," she said. "It's really not that different than caring for a live person."

Deborah attended one of MaryMoon's workshops in August 2014 and then convinced her family to help plan a home funeral for Elizabeth, who died the following March at 86.

Deborah and the family lit candles and played music, leaving Elizabeth's body in her room where they could sit with her and reflect.

"You have time to grieve," Deborah said. "You can go there by yourself at two in the morning and cry or talk to the person."

Friends and family visited for a celebration of life, where they decorated Elizabeth's casket, covering it with photos and messages of love. THE CANADIAN PRESS

“You can go there by yourself at two in the morning and cry or talk to the person. Deborah Magdee



Deborah Magdee holds photographs of her deceased mother, 87 year-old Elizabeth at her home in Vancouver, B.C. JONATHAN HAYWARD/THE CANADIAN PRESS



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SMARTPHONES

Samsung, LG boast better cameras, VR

To revive interest in smartphones, Samsung and LG are improving their cameras and embracing the nascent world of virtual reality.

Samsung's new flagship phones — the Galaxy S7 and S7 Edge — promise better photos under low-light conditions, in part with sensors that capture more light. The main camera on LG's upcoming G5 smartphone will have two lenses — one for standard shots, and another with a wider angle so you can capture more of what's in front of you without having to step back.

Both companies will also release several camera-related accessories. Samsung, which

unveiled a virtual-reality device for consumers last fall, will now make a 360-degree camera for everyday folks to capture and share VR images. The company will also make smartphone cases with a hole to screw in special lenses, such as wide angle and fisheye views.

LG will have its own VR headset — a lighter version of Samsung's Gear VR — as well as a smartphone attachment that functions as a camera grip with physical buttons to take shots and control video recording.

The new phones will start shipping March 11, with advance orders to begin this week. THE ASSOCIATED PRESS



The LG G5 smartphone is used to take a photo as the device is demonstrated in New York on Feb. 11. The main camera on the G5 will have two lenses, one for standard shots, and one with a wider angle. BEBETO MATTHEWS/THE ASSOCIATED PRESS

IN BRIEF

Notley calls on feds to help boost economy amid Bombardier deliberations

With the federal government considering aid for aerospace giant Bombardier, Alberta Premier Rachel Notley is calling for more support in Alberta. THE CANADIAN PRESS

Demonstrations planned in 30 cities to support Apple

Protesters are preparing to assemble in more than 30 cities to lash out at the FBI for obtaining a court order that requires Apple to make it easier to unlock an encrypted iPhone used by a gunman in December's mass shootings in Southern California. The protests organized by the Internet rights group Fight for the Future are scheduled to occur Tuesday outside Apple stores in the U.S., the U.K., Hong Kong and Germany. THE ASSOCIATED PRESS

Dubai skyscraper designer loses \$600M amid oil slump

The Dubai construction company that helped build the city's record-breaking Burj Khalifa and many other buildings in the United Arab Emirates says it lost more than \$600 million last year as building slowed due a oil slump. THE ASSOCIATED PRESS



ROSEMARY WESTWOOD

metroview

The question at the end of Lent should not be 'Did I win?'

It's been almost two weeks.

Fourteen of 40 days of Lent. And I'm not sure I've changed. Yet.

I'm not drinking — a classic Catholic answer to the call to fast or do good deeds between Ash Wednesday and Easter, in order to prepare our hearts for Jesus' resurrection. But, this year, going alcohol-free feels more like a money-saving endurance test than a true Lenten effort.

Like many, I'd been seeing Lent as a kind of extreme sport: How long can I go without X? According to Google, Catholics are giving up meat in Ohio, sex in California, fried food in Kentucky, and Facebook in Oregon.

Each year, I've given up booze and figured I was being observant.

I was not.

In church on Ash Wednesday, the priest told us that he understands the desire to swear things off wholesale: He did it himself when he was child (no candy). But Lent isn't a test, he said; it's an opportunity. It's not about feats of abstinence — it's about feats of growth.

The question, at the end of it all, shouldn't be: Did I pass? Or did I win?

"The question is, 'Have I changed?'" the priest said.

It is odd, or perhaps fitting, that Lent comes soon after the new year, a month

and a half after most of us have taken stock of our lives and ourselves. Anyone religious should be pretty well situated, after all that introspective angst, to pinpoint the holes in their faith.

So, as a Catholic who rarely prays, I've decided to do it daily. I'm trying to say prayers that are hopeful, joyful, expansive (instead of the ones about how I'm sinning all the time). I'm focusing on relationships I find difficult. I'm trying to choose, in little ways, to help other people.

So far, I'd give myself a solid C+.

Which isn't so bad. Being more loving, more giving — that is never going to be easy. It takes a lot more energy and honesty than forfeiting a beer.

Ultimately, faith is supposed to bring happiness, joy, contentment. Richard Rohr, the Franciscan friar, wrote "Lent is just magnified and intensified life." Which makes this practice, this effort for change, one that anyone could, theoretically, adopt.

Not that I'm telling you what to do. And not that I'm judging other Catholics. (That wouldn't be very Christian.) And while I'm OK with my current C+, I'm type-A competitive. Though I've set goals I can't definitively win or lose, I couldn't be more desperate for change. Even a tiny, little bit.

THE BIG THING: ETHIOPIAN FAMINE, AGAIN

In the mid-1980s, the alarm about the devastating famine in Ethiopia was raised with the boom of bass guitars at LiveAid. This time around, we've barely heard a whimper (yet), though the current drought is much worse. **The El Niño climate has made this Ethiopia's driest season in 50 years, putting 10 million people's lives at risk** — equivalent to almost the entire pre-war population of Syria, whose crisis has garnered far more international attention. There's overwhelming need for action, and fast, but the East African nation is in a far better position to handle the challenge now than 30 years ago, when famine and concurrent political instability killed about half a million people and left scars that can still be seen today.

1 The cost of crisis

The trauma of Ethiopia's 1980s food crisis can be plainly seen on the bodies of the young adults who were 12 to 36 months old during the height of the devastation. They're profoundly stunted: an average of 5 centimetres shorter than their older peers who did not suffer starvation in the early years of life. And those are the children who were born at all — research shows a noticeable, years-long dip in fertility among married Ethiopian couples who lived through the famine. SOURCES: DEMOGRAPHY, JOURNAL OF THE EUROPEAN ECONOMIC ASSOCIATION

2 Pace of progress

Ethiopia is one of the fastest-growing economies in the world. A more urban population means comparatively fewer people are relying directly on crops to survive. Food aid is being imported into neighbouring Djibouti and delivered to hard-hit areas of Ethiopia via a new, Chinese-built electric railway. Finally, technologies that didn't exist in the 1980s may lessen the impact of this once-in-a-lifetime drought. An example is an Ethiopian-made enriched peanut paste that is cheap, tasty, keeps well and can help prevent malnutrition in children. SOURCE: BBC

3 Time is ticking

The Ethiopian government now has functioning "strategic grain reserves," including this depot in Adama (pictured). However, the charity Save the Children Ethiopia says unless \$245 million is pledged by foreign donors before the end of February, the country will suffer a "break in the food aid pipeline."

COLIN COSIER/AFP/GETTY IMAGES

We need to talk about the absurd cost of police

TORY'S TORONTO

Matt Elliott



Coun. Michael Thompson stood up and delivered the most important speech of his political life midway through last week's debate on the 2016 city budget.

"We are at a crossroads, in my view," he explained, "where either this council decides they are concerned about the cost of policing or, in fact, they decide that

Coun. Michael Thompson deserves kudos for shining a light on how much more city hall could do if it could break free of this cycle.

they're not concerned."

As proof that he is, in fact, very concerned about the cost of the city's police, the Scarborough councillor introduced a bunch of motions that sought to reduce the police budget. His most ambitious move would have cut nearly \$25 million from the police service's request, holding the line on funding from last year.

Thompson's efforts weren't successful, of course — all his cutback motions fell on 12-28 votes — but, still, let's take a moment to praise the man for trying.

First, let's give Thompson credit for sparking an honest-to-God debate about the police budget in the council chamber. For years, any talk of cutting the ballooning police budget was done with caution, if at all.

During the 2014 municipal election, multiple candidates told me the cost of policing was obviously a huge issue but

expressed reluctance to challenge the budget publicly.

But, thanks to Thompson and a handful of other like-minded councillors, that taboo has been broken. Even members of council who opted not to support Thompson's budget clawback — including Mayor John Tory — seemed to agree with his general message. As a minor demonstration of that, a majority approved a motion by Coun. Joe Cressy to take \$220,000 from the police request and put it toward youth programs.

That's progress. Tiny progress — almost microscopic, really — but progress. Thompson also deserves kudos for shining a light on how much more city hall could do if it were able to break free of this cycle. His motion called for new money requested by the police to instead go toward a range of programs and services: parks, childcare subsidies, transit improvements

and more. In all those cases, it would be possible to quantify outcomes. It's easy to measure the impact of investing in program to make buses more reliable or create 350 childcare subsidies.

It's harder to measure the value of throwing more money on top of a police budget that already totals a billion dollars.

Going forward, figuring out that value, or lack thereof, has to be a priority. It makes no sense for Tory and city council to cry poor in labour negotiations with its unions — as they did last week — and in talks with the provincial and federal governments while continuing to approve escalating police budget requests.

Instead, more should follow Thompson's lead and simply say no.

Matt Elliott lives and writes in Toronto. Follow him on Twitter @GraphicMatt

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How much money do I need?

NEST EGG

Be calculating with your retirement savings

Michelle Williams

A generation ago, planning for your retirement meant saving whatever money you could. Then, when you turned 65, you'd live on your savings. There was very little accounting for lifestyle and what your dream for retirement might look like.

"We've heard many different rules of thumb about what the right number is for a successful retirement," says Jake Lockhart, a certified financial planner with Investment Planning Counsel and Lakeside Financial Planning in Kelowna, B.C. "A million dollars is a popular one. Another number you hear bandied around is 70 per cent of your pre-retirement income. Fact is, there's no magic number that suits everyone."

Surrounded by choice

"We have so many choices today when it comes to discretionary spending in our globalized world," says Serena Cheng, director of wealth management and investment advisor with Richardson GMP in Toronto. "We also have such varied interests. Is it import-



The lifestyle you want to lead once you retire will determine how much money you will need to save. ISTOCK

ant for you to eat out? Do you love to travel? Are you a serial shopper? We've never had the choices we have today."

For this reason, both Lockhart and Cheng agree that the first step to determining what you'll need for your retirement is to identify your lifestyle priorities.

"In our process, we ask cli-

ents to spend time analyzing the life they envision for themselves in retirement," says Lockhart. "Every detail is important, from things like whether you plan to downsize from your family home to whether you'll have to travel to visit your family out of the province."

"Once you determine that,"

says Cheng, "you have to figure out how much money you need to put away to allow for this lifestyle. If you're unsure, give yourself the flexibility of a bandwidth so you have a range."

"You also factor in cost of living — I use three per cent per year to be on the safe side. You don't know how long you'll live, but you have to plan out

to 95 years plus because people are living longer."

Get organized

"You have to make reasonable assumptions about the return on your assets pre- and post-retirement," says Lockhart. "Before you retire, organize your affairs so you're insulated should your investments suf-

fer due to an economic downturn, which can be especially catastrophic early in your retirement. This could mean a shift in your investment strategy and possibly the assumed post-retirement rate of return."

A common strategy is to first determine your goal (e.g., to retire at 55), then see if you have the financial resources and strategy to support that.

"We start with what your dreams are for retirement and project what it will cost. Then we look at current saving strategies and assets to see if you're on track," says Lockhart. "If there's a financial shortfall, you have to consider different options: maybe it's adjusting your lifestyle today to save more for retirement, working a few years longer or changing the style of your retirement."

Crunching the numbers

If you're thinking this sounds pretty complicated, you're right. It's not enough to do a spreadsheet of your expenses for your optimum retirement lifestyle and try to assess how much that will cost. It's a mathematical quagmire that's extremely complex for most investors to wade through, even with savvy online calculators.

"I'm not going to say you can't figure it out yourself," says Cheng, "but financial planners are equipped to ask the right questions and do the calculations to thoroughly project what you'll need so you're not left short — with too little, too late."

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Will Annick and Yolanda's financial goals be met? **Metro's finance guru Lesley-Anne Scorgie** has only two months left to tackle the women's largest financial burdens and teach them to allocate resources.

Prioritizing debt repayment



LESLEY-ANNE SCORGIE
metromoney

THE CHALLENGE: We've been following two young women as they get serious about making progress on their money. They have 12 weeks to crush their debt, start saving for the future and break bad spending habits. Can financial guru Lesley-Anne Scorgie turn the financial tides for these ladies?

THIS WEEK: Where do you turn when you're in a financial pinch? For so many it's friends and family first, then traditional forms of credit such as consolidation loans or credit cards. Annick has laid her financial cards on the table and must choose which loans get paid off first.

NEXT WEEK: Yolanda wants to be a homeowner, which means she must save at least \$25,000 for a down payment plus closing costs. The big question is whether she should move back home or not. Every financial decision has a financial and emotional trade-off — both good and bad.

LESLEY-ANNE SCORGIE IS A BESTSELLING AUTHOR AND FOUNDER OF MEVEST, A MONEY COACHING SERVICE FOR CANADIANS. FOLLOW HER @LESLEYSCORGIE

THE SITUATION

Annick owes money to friends and family not because of overspending, but rather she borrowed for the damage deposit on her Calgary apartment and to furnish it with the basics.

Like so many young Albertans, she'd hoped for a higher salary post-graduation, but landed in a rotten economy and was earning half what the recruitment officers in her energy management program said was the going rate for new graduates.

Within three months of full-time work, Annick confronted her finances and determined a second job would be necessary to afford the payments on her credit cards and other loans. She also started taking advantage of free city programs such as the theatre and discounts on transit for those with lower income.

Today she's putting \$1,125 per month towards her debt and is on track to eliminate her loans to friends and family by March 1. At this pace, Annick will be consumer-debt free (not including student loans) by July.

THE LESSON

In my experience, borrowing money from friends and family causes anxiety and can cost you your relationship.

Imagine showing up at your mother's home in new kicks



Annick, 24,
Calgary, Alta.

NET WORTH:
\$ - \$60,800

Annick is putting over a thousand dollars a month against her debt to reach her goal of becoming consumer-debt free by July. JENNIFER FRIESEN

when you still owe her \$1,000. She'll be angry and dinner will taste awful.

Balances and interest aside, I recommend you prioritize repayments to friends and

family first, then move on to the next highest interest debt followed by the next. For example, pay your brother first, then Visa (18 per cent), then the line of credit (8 per cent),

then your personal loan (6 per cent), and on you go.

What's important for Annick is a reward at the end of this tunnel of debt. So she's decided that once July hits and

she has better cash flow, she'll save up to take an affordable trip to visit a friend in Miami later in the fall. We'll tackle the Canadian/U.S. exchange rate when the time comes.

\$ MONEY

Annick's monthly budget

The Budget: Annick uses a budget to manage her monthly cash flow. It's straightforward. She tallies up her income and subtracts her expenses to get to her bottom line. Because she's on a mission to become debt free, any extra cash Annick has should go directly toward her debts.

Income (take home)	\$2,450
Expenses:	
Rent	\$750
Groceries	\$250
Utilities, Internet & cellphone	\$125
Entertainment & gifts	\$125
Personal care	\$75
Visa	\$125
MasterCard	\$50
Student loans	\$150
Other loans	\$800
Total Expenses	\$2,450
Bottom Line	\$0

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Before you tie the knot

PLANNING TO GET MARRIED?

12 things to do ahead of saying your I dos

Gail Vaz-Oxlade
For Metro Canada



1. Talk about the money. Communication is Job One in the survival of any relationship. If you truly plan to share a life, bare your financial soul to your partner and insist your buddy tell you everything.

2. Create a budget. You need to be on the same page about where the money should be going. Then it's easy to decide what to buy and when. You simply ask, "Where does this fit in the budget?" Work together to make room, cutting a little of her golfing and his beer-with-the-boys to come up with the money.

3. Don't put one guy in charge. When one mate is excluded or totally abdicates responsibility, things can get messy. Your partner might sail your love-boat onto a reef or grow resentful at always having to do the job. You should each feel involved in the big financial decisions and understand the day-to-day details.

4. Face up to your debt. If you can't be debt free when you hook up, at the very least you should have a plan for getting there. Never sign for each other's debt. If your buddy needs help to pay off the debt, do it without putting your name on the paperwork.

5. Talk about your dreams and your goals. Whether you want to own your own home, start a family or go into business for yourself, you need to break your goal down into manageable steps.

6. Build in some fun money. Consider allotting each partner weekly or monthly fun money that can be used for anything that body desires.

7. Plan for emergencies. Without a stash of cash at the ready to deal with whatever life throws at you, you won't have the means to cope. Have enough cash available to cover six months' worth of essential living expenses.

8. Maintain your financial independence. That idea of independence makes some people want to duck and hide behind words like love, trust, honour and team. But independence doesn't negate any of those things. It enhances them because each and every day



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you're choosing to be together. Keep your own financial ID by having your own credit history and savings.

9. Talk to your HR department. Reassess what's available to you now that you're a family. Update your beneficiary designations for your insurance policies and retirement accounts.

10. Check your insurance. Marriage indicates "stability" and can have a positive effect on your auto insurance rates. Combine all your insurance with one carrier and you'll pay less.

11. Make new wills and powers of attorney. Your spouse doesn't have the right to speak for you unless you give him/her that right. And your old will is defunct when you tie the knot unless you made it in contemplation of the marriage.

12. Don't sweat the small stuff. Marriage is tough enough. Don't spend your relationship getting your britches in a knot over every little thing. If the small stuff adds up to big problems, it's usually because you aren't on the same page when it comes to your priorities. Get talking!

For more money advice, visit Gail's website at gailvazoxlade.com

SHORT-TERM MARRIAGE CONTRACTS

Putting wedded bliss on a new — shorter — lease

In 1509, a teenage English king tied the knot with a young lady named Catherine. Things went downhill from there.

There were affairs, beheadings and a grand total of six wives for Henry VIII who — amid the chaos of his love life — started a new church, packed on the pounds, then kicked the bucket at the age of 55.

The portly king could have avoided the whole mess with a wedding lease, perhaps.

According to some legal and economic experts, short-term marriage contracts should be another option for couples, alongside traditional lifelong marriage. Divorce rates are rising, they argue, so why not make splitting up a little easier?

"When you have this short-term marriage, you get a fresh start again," says France-based economist Stefania Marcassa, who has written about the economics of short-term marriage contracts. It's an area that has surprisingly received little interest so far, she says.

But throughout history, people have tossed around similar concepts. British philosopher Jeremy Bentham wrote about short-term marriages in the late 1700s, and politicians in a few regions — including Germany and Mexico City — have proposed short-term marriages, for two years and seven years, respectively.

"My view is that, economically, it would make sense to have other forms of marriage contracts," says Marcassa, an assistant professor of economics at Université de Cergy-Pontoise.

"In many countries, the cost of divorce is pretty high," Marcassa continues, adding, "Why do you have to waste money, if you can just decide to write it up before you get married?"

In Canada, around 70,000 people get divorced every year, according to the latest Statistics Canada data.

So how would a "wedlease" work? Two people commit themselves to a set time period for their marriage, Rampell explains. Maybe it's one year, five years, 10 years — whatever works. They could renew the lease at the end of the term as many times as they want, or if it goes sour, there's a clean split.

Véronique Laliberté, a notary in Gatineau, Que., wrote about a similar concept while doing her master's degree in law. At the end of a short-term marriage contract, she says couples could have three options.

"One would be a marriage for life, like it is right now," she says. "The second one is to do a new contract for another five years. And the third option is to get divorced (based on) what you put into your contract at the beginning."

Laliberté hopes short-term contracts will one day be a real option in Canada, since so many people are scared of, or don't fully understand, the notion of a lifelong marriage.

TORSTAR NEWS SERVICE



Henry VIII and his first wife Catherine of Aragon. HANDOUT

+ LOVE IDEALIZED

Minimizing mess unlikely

"The thing about relationships is a lot of logic goes out the window when your heart's involved," says Irene Oudyk-Suk, a couples and sex therapist in Toronto.

"If you're with somebody for five or 10 years, you're going to run into problems that no contract is going to help you through. You're going to have to use your heart."

Raising kids: It's not all about piano lessons



Give kids a role instead of assigning chores. ALL PHOTOS ISTOCK

CHORES

Kids who don't help at home are ill-prepared adults: Author

Psst. There's an untapped resource in your household and it's hidden inside your kids.

Yes, beneath that veil of feigned incompetence, and even in spite of their wide portfolios of extra-curricular activities, your kids can — and should — be doing more work around the house.

"Parents really underestimate what their children can do," says Melinda Blau, author of numerous parenting books, the latest of which is *Family Whispering: The Baby Whisperer's Commonsense Strategies for Communicating and Connecting with the People you Love and Making Your Whole Family Stronger*.

Even though we may well remember mowing the lawn by age 9 and making meals by 11, today's time-pressed

parents tend to be more concerned with marshalling their kids through homework, lessons and activities.

But this not only creates an imbalance in the household responsibilities that fall to the grownups, it also robs our kids of the most important knowledge we can pass on.

"The one thing people don't do is tell kids how to run a household, and that's the one thing they're all going to have to do in their lives," says Blau, a Northampton, Mass.-based writer.

"It's the most important life skill. How do you do laundry? How does food get on the table? How does the floor stay clean?"

When all we ever ask of the kids is to do their homework and practise the piano, we end up making domestic duties kind of invisible to our kids — and establishing a precedent that it's the parents' job to take care of everything else. It's no wonder then that so many of them leave for university with little clue how to look after themselves.

Blau suggests we shift our



All of the jobs that are required in a household are things that kids can do to varying degrees if we let them try.

Melinda Blau, author of *Family Whispering*

focus away from the parent-child relationship and instead put an emphasis on the family as a whole, involving the kids in all aspects of family life. This creates an investment in the well-being of the family unit, she says.

Rather than presenting domestic responsibilities as chores, we should instead talk about roles.

The problem with chores is that we greet those with an "assignment mentality," says Blau. "It's far better that kids step into a role than parents assign chores."

"Every house needs a vacuumer, a cook, a sweeper, a pet feeder as well as a sous chef," says Blau.

She advocates discussing these roles at frequent family "check-ins" — a term she prefers to the more ominous

sounding "family meeting."

"You make them aware of all these things and that, since we're all part of the family, we're all going to do those jobs."

Then based on age and interest, the family decides together who will fill each role.

Let's say a child needs a reminder to take care of something that's become their duty — like feed the cat, for instance. "Instead of saying, 'Hey, you didn't do your chore,' you say, 'Puffy looks hungry.' You give them the chance not to be wrong."

"All of the jobs that are required in a household are things that kids can do to varying degrees if we let them try. We wait until they're teenagers and then we're upset because they're lazy."

TORSTAR NEWS SERVICE

BY AGE WHAT CHORES YOUR KIDS COULD BE DOING TO HELP

Under 3

- Throw dirty clothes into the hamper
- Carry light bags in from the car
- Do simple cooking tasks like sprinkling or mixing pre-measured ingredients
- Clean small spills
- Pick up toys

3 to 5

- Sort dark and light wash
- Vacuum and dust furniture
- Set table and load dishwasher
- Spread butter on sandwiches
- Feed pets

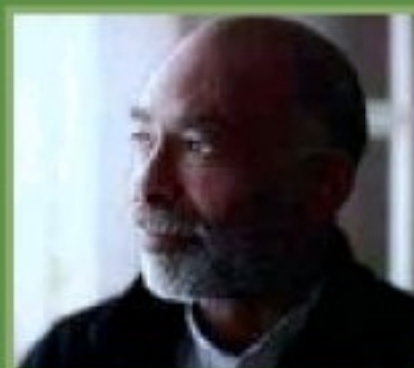
5 to 7

- Use washer and dryer
- Fold and put away clothing
- Make own sandwich
- Peel vegetables
- Clean sink and bathtub

7 to 10

- Do own laundry
- Chop and slice food items
- Clean own bedroom thoroughly
- Wash patio
- Clean inside of car

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JOHANNA SCHNELLER
WHAT I'M WATCHING



Mad Dogs uses a violent, dramatic backdrop to explore friendship based on gendered clichés. CONTRIBUTED

Male friendship in dire straits

THE SHOW: Mad Dogs, Season 1, Episode 4 (Shomi/Amazon)
THE MOMENT: The Admission

Four friends who've lost touch have reunited in Belize, at the luxe beachside villa of their mysterious friend Milo (Billy Zane). There's Joel, the bitter one (Ben Chaplin); Lex, the one in recovery (Michael Imperioli); Gus, the seemingly responsible one (Romany Malco); and Cobi, the screw-up (Steve Zahn). But this paradise is a sh—show: Milo is mixed up with drug lords and dirty cops. Now the four are holed up in the kitchen, facing death, while a long night passes.

"I didn't call your wife, she called me," Joel finally admits to Cobi. "I've known her longer than you have. She wanted to sit down and talk."

Cobi sneers. "Don't insult me, Joel," he says. "Guys don't sit down and talk. Guys avoid all forms of discussion — un-

less we think there's going to be a f— at the end of it. Then we're all ears."

Between this, Vinyl and Billions, there are a lot of shouty dudes on TV all of a sudden, pounding their chests at one another.

Mad Dogs is the most amped up: a thumping score, marauding assassins, carved-up corpses. But the mayhem turns out to be just an extreme backdrop against which to explore male friendship.

The quartet share one thing: each feels like a loser. But not until the blood hits the fan do any of them own up to that.

Mad Dogs takes the cliché about men — that they won't discuss their feelings unless you put a gun to their heads — and makes it literal.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

Can losing pounds impact artists' weighty delivery?

MUSIC

Experts weigh in on what weight loss does to vocals

The writing on Sam Smith's wall, at least on his Facebook wall, says "What happened?"

Fans and followers of the 23-year-old Stay With Me singer have been posting their shocked reactions to his dramatic weight loss, which Smith told the Today show in September amounted to close to 50 pounds. His diet has only accelerated ahead of the Feb. 28 Oscars, where he is expected to perform his nominated Bond theme Writing's on the Wall.

Adele, as well, showed off a slimmer figure on last week's Grammy red carpet. In a cover story for March's Vogue, she says she's quit smoking, cut back on alcohol and reduced her sugar intake to prep for her upcoming tour.

But are pounds all that these big-voiced balladeers are losing? Could they also be losing their vocal fireworks in the bargain?

The classical world has long held that a commanding physical presence and force-of-nature vocals are linked, dating back to at least the 19th century. In those days, Richard Wagner's epic operas cast booming-voiced, large-framed sopranos and tenors, inspiring the phrase "It ain't over till the fat lady sings."

But Marshall Pynkoski, founder of Toronto opera company Opera Atelier, says the size of the Viking had little to do with the force of her voice.

"In the 19th century, voluptuous women were very much in style," he says. "It's like people saying dancers have to be skinny. Well it's because we've gone



Sam Smith in February 2015, left, and at the Grammys in February 2016. GETTY IMAGES

through several generations of seeing ballerinas being thinner and thinner and thinner."

While weight doesn't make a singer, losing weight can knock the wind out of a vocalist, says John Peters, a Philadelphia-based vocal coach. When the all-important diaphragm descends in a larger singer, it pushes against the fat. Because the singer can feel that pressure, it makes it easier for them to judge how good their form is. Once they have become accustomed to this, they may have to relearn proper form after losing a significant amount of weight.

"If you are overweight there is as much fat pressing into your internal organs as there is pushing out of your body," says Peters, whose approach to vocal instruction specializes in physicality.

"There is a dynamic that makes it a little bit easier and more obvious to push down and out, because you have something to push against (with your diaphragm)."

However, this applies specifically to classically trained singers, who routinely fill concert halls with their unamplified vocal projecting.

"In pop singers, I don't think it's going to make a difference, except for a positive one," says Dr. John Hands, a laryngologist and voice-care consultant for theatre companies including the Canadian Opera Company, Mirvish Productions and the Stratford Festival.

"They have 20 or 30 pounds that sit on their abdomen and they're going to walk around and carry it," Hands says. "Would

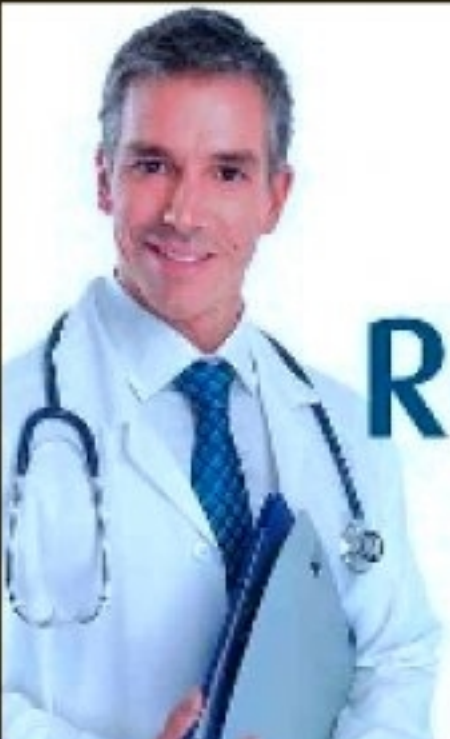
I be happier not carrying that weight? I would."

Yet the myth that singing and size are linked still warbles on. During American Idol's auditions, Jennifer Lopez said singer Lindita Halimi, who had lost 150 pounds before her audition, "sings like a heavy girl."

"Voice power has everything to do with your skeletal structure, the structure within your head, your rib cage, your lung capacity," says Pynkoski. "But size does not equal vocal power. It's about being in great physical shape so that the muscles in your body are going to respond in such a way that they are going to support your vocal technique."

In other words, get ready for the impossible: Sam Smith sounding better than ever.

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In an all-time through-the-looking-glass moment, the Don Mattingly-managed Miami Marlins will have a policy of no facial hair for 2016

Toronto fans finally stop the Vinsanity

NBA

Raptors fans give grizzled veteran warm welcome

The Toronto Raptors marked their return to the Air Canada Centre with a victory on Sunday.

DeMar DeRozan poured in 21 points, while Kyle Lowry added 18 to lead the Raptors over the Memphis Grizzlies 98-85 in their first game back home in Toronto in three weeks.

Cory Joseph scored 14 points, while Jonas Valanciunas added 10 points and a game-high 12 rebounds for Toronto (36-18).

Zach Randolph led Memphis (32-23) with 18 points.

The Raptors had won 14 of 15 before a pair of losses, including Friday's 116-106 loss in Chicago — their first game back after the NBA all-star break — that saw them give up 37 points in a woe-ful third quarter.

Vince Carter GETTY IMAGES

SUNDAY At ACC

98 85
RAPTORS GRIZZLIES

16

Former Raptors star Vince Carter, age 39, added 16 points in his first double-digit game in Toronto since 2011.



Sunday's win leaves Toronto 4-1/2 games back of Cleveland for second in the Eastern Conference.

Lance Stephenson scored six straight points to pull the Grizzlies within five points with 4:40 to play, and a Vince Carter free throw had the Grizzlies within five again with 2:27 on the clock. But the Raptors pulled away over the last two minutes, and all but sealed it when Joseph launched a three-pointer to put Toronto up 10 points with 1:09 to play.

As for Carter, it seems fans the ACC fans have changed their tune on the former Raptors star who was traded away mid-season in 2004-05. The eight-time all-star was cheered warmly when he checked into Sunday's game.

THE CANADIAN PRESS



Pickering's Cory Joseph aided the Raptors' win with 14 points from the bench. RON TURENNE/NBAE VIA GETTY IMAGES

NHL

Last-place Leafs send Matthias to Avs

The Maple Leafs continue to trade their present for a better shot at the future.

Toronto sent 28-year-old Shawn Matthias to Colorado on Sunday for a 2016 fourth-round pick and prospect Colin Smith.

As has been their strategy, the Leafs keep piling up assets for the future, acquiring picks and prospects. The club sits last in the NHL with 50 points.

"This gives us an opportunity to stay along the plan that has been put in place," Leafs GM Lou Lamoriello said.



Shawn Matthias GETTY IMAGES

For the 2016 draft in Buffalo, the Leafs now hold: two first-round picks (one is dependent on the Penguins qualifying for this year's playoffs), one

second-round pick, two third-rounders, two fourth-rounders, two fifth-rounders, two sixth-rounders and one seventh rounder. THE CANADIAN PRESS

IN BRIEF

Chan rallies to top pair from China at Four Continents

Three-time world champion Patrick Chan of Canada produced a personal-best score to win the Four Continents championship, edging China's Jin Boyang who became the first skater to complete four quadruple jumps in one free-skating program in international competition.

Chan, fifth after the short program, received 203.99 points in Sunday's free skate to finish with 290.21. China's Han Yan was third with 271.55.

THE ASSOCIATED PRESS

Patrick Chan GETTY IMAGES

Pelicans' Davis delivers night for ages in Michigan

Few players have ever had the feeling Anthony Davis did Sunday.

The centre scored a franchise-record 59 points and pulled down 20 rebounds as the New Orleans Pelicans beat the Detroit Pistons 111-106.

"That was a lot of fun, because the rim looked so big that it felt like everything I shot was going to go in," Davis said. "I wasn't keeping track of my point total, but the guys were telling me at the timeouts. They wanted me to get 60."

THE ASSOCIATED PRESS



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NASCAR

Hamlin wins by a hair in Daytona 500

Joe Gibbs wanted another ring and Denny Hamlin got it for him in the closest Daytona 500 finish in history.

Hamlin raced to his first Daytona 500 victory Sunday, the first for Toyota, and the first in 23 years for Joe Gibbs Racing.

The three-time Super Bowl winning coach made it clear during Speedweeks that he wanted another Daytona 500 victory, and his drivers were clear on the task at hand. All four JGR cars pulled the field in the closing laps with Matt Ken-

seth out front and leading Martin Truex Jr., a Toyota teammate.

Hamlin waited until one lap to go to pull out of line and hope to get a big enough shove to get to Kenseth.

0.010

Hamlin's margin of victory over Truex.

Kenseth tried to block his teammate, Hamlin wedged his car between Kenseth and Truex, and raced Truex side-by-side to the checkered flag.

Toyotas swept the podium as reigning NASCAR champion Kyle Busch finished third. Kenseth faded to 14th.

THE ASSOCIATED PRESS

WOMEN'S SOCCER

U.S. beats Canada in final of qualifier

Lindsey Horan and Tobin Heath scored in the second half and the United States defeated Canada 2-0 Sunday in the final match at the CONCACAF Olympic qualifying tournament.

Both teams had already claimed the region's two spots in the Rio Olympics this summer with semifinal victories. Alex Morgan scored three goals in a 5-0 U.S. victory Friday over Trinidad and Tobago, while Christine Sinclair scored twice in Canada's 3-1 win over Costa Rica.

The United States has won the

SUNDAY In Houston

2 0
U.S. CANADA

past three gold medals and four overall since women's soccer became an Olympic sport in 1996. Canada, the bronze medallists in the 2012 London Games, will be making its third straight trip to the Olympics.

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IN BRIEF

Chelsea crushes Man City

Chelsea reached the quarter-finals of the FA Cup with a 5-1 victory against an undermanned Manchester City side on Sunday, while London rivals Crystal Palace and West Ham also advanced.

Palace defeated Tottenham 1-0, and West Ham came from behind to thrash second-tier Blackburn 5-1.

THE ASSOCIATED PRESS

Alberta perfect through three matches at Scotties

Alberta's Chelsea Carey went undefeated through the opening weekend of the Canadian women's curling championship with a 3-0 record.

The host province downed B.C.'s Karla Thompson 8-5 and beat Stacie Curtis of Newfoundland and Labrador 6-4 on Sunday.

THE CANADIAN PRESS



- 1 Pitcher Marcus Stroman gets loose during a workout on Friday.
- 2 Infielder Ryan Goins goes through a drill.
- 3 Pitcher J. A. Happ is back with the Jays after signing a three-year deal.
- 4 Manager John Gibbons surveys the field.

FRANK GUNN/THE CANADIAN PRESS



'I feel great': Dickey past knee surgery

BLUE JAYS Knuckleballer ready for spring training with AL East champs

It was a sweetly innocent early spring scene that would never have been allowed at any other MLB training site. The Yankees or Red Sox, for instance, where security is tighter than Donald Trump's ideal for the Mexican border.

Three middle-aged fans had become lost, navigating bicycles into the bullpen next to the Blue Jays clubhouse at the main stadium. They pulled up to an open gate within metres of where pitcher R.A. Dickey was playing catch with coaches Pete Walker and Dane Johnson.

"One woman said I should throw more sliders," Dickey smiled. "I told her I threw the knuckleball. It's Sunday, and I think we're light on security today, but it's good."

Dickey had just undergone his physical earlier in the day in preparation for the first official day of pitchers and catchers on Monday morning. The physical exam was different for the 42-year-old this year because of off-season meniscus surgery on his right knee that changed his routine. The surgery came soon after the Game 6 loss to the Royals.

"For me personally, my off-season was more about trying to get to a little bit of a lighter weight and get my knee strong to be able to endure another 200-plus-inning season," Dickey said. "It was a real blessing because I had to focus on getting



R.A. Dickey
GETTY IMAGES

my body right in a way that I really hadn't had to do in a long time, because I've always been pretty healthy. Just watching what I eat and really working

on some big muscle things around my injury has helped. I feel great." The last time the Jays reported to camp as defending AL East champions it did not go particularly well. That was 1994, following a second consecutive World Series crown. The '94 Jays went 55-60, with the final 47 games and the post-season wiped out by a devastating owner-induced strike. There will be no strike this year, but making the post-

season is never a given.

"We still came up short, but the first goal was to get to the playoffs since it had been so long," manager John Gibbons explained. "Every year we were basically staring at that. We thought we could get there, we hoped we could get there but we didn't. I think it gives everyone the feeling that if we play good baseball we can do this. We got over that hump, now it's 'Let's go one step further.'"

TORSTAR NEWS SERVICE

39

There are 32 pitchers and seven catchers officially opening camp Monday at the Mattick Training Centre in Dunedin, Fla.

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RECIPE Carrot Soup



PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

- Juice of half a lemon (about 2 or 3 Tbsp)
- Plain yogurt to garnish

Directions

1. Warm a glug or two of olive oil in a large pot or Dutch oven over medium heat.
2. Sauté onions, garlic and ginger for about 2 minutes. Stir in spices and cook for another minute or so. Add carrots and stir well until they are coated lightly in oil and spice. Add stock and increase the heat until it boils. Reduce and allow to simmer for about 20 minutes or until carrots are quite tender.
3. Purée in small batches until the soup is quite smooth. You may need to add a little water or stock to thin it if it's too thick. Stir in lemon juice. Taste and check seasoning.
4. Serve garnished with yogurt.

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Ready in

Prep time: 10 minutes
Total time: 40 minutes
Serves 4

Ingredients

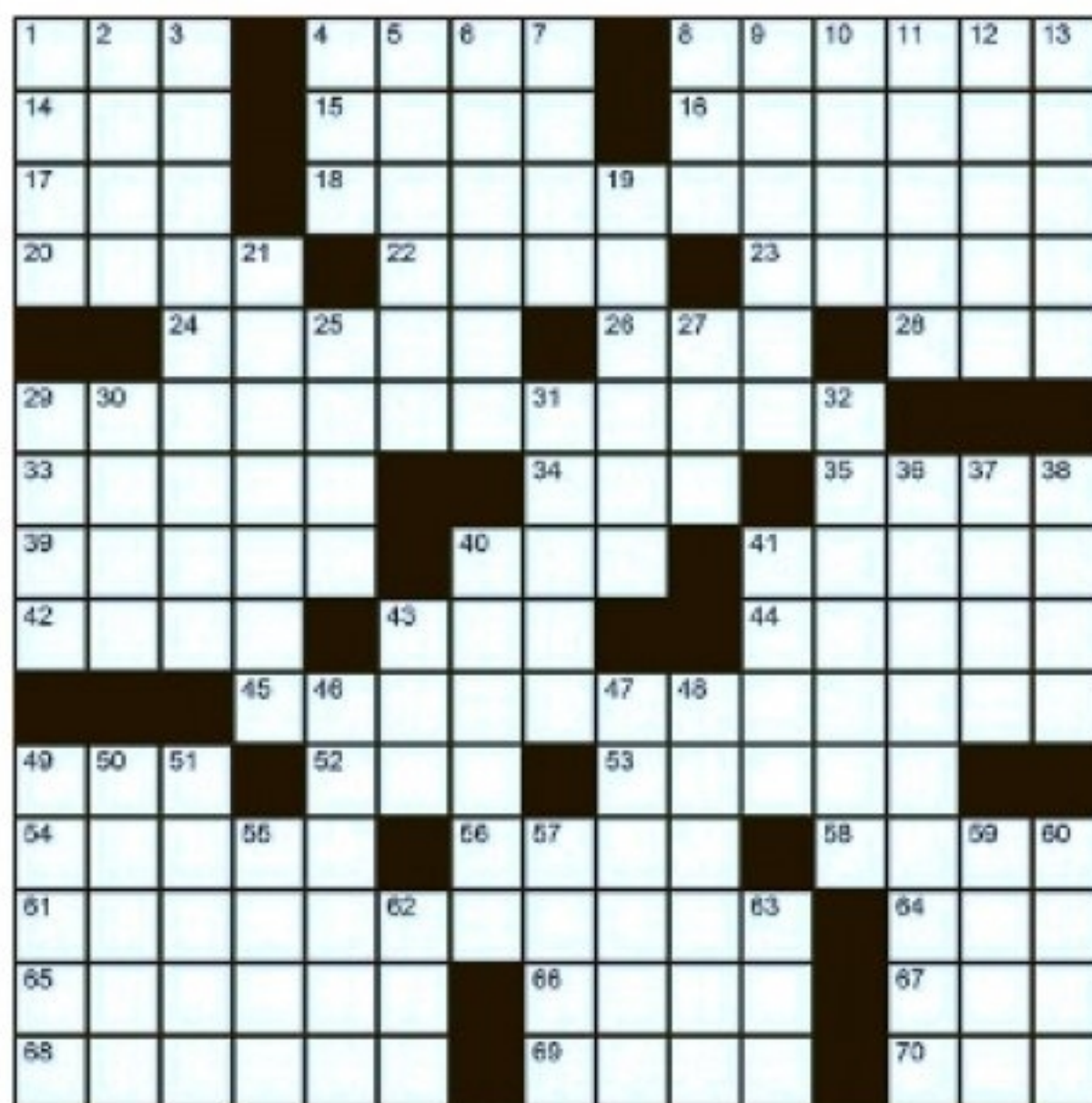
- 2 Tbsp of olive oil
- 1 onion, chopped
- 2 cloves garlic, minced
- 1/2 inch of fresh ginger, minced
- 1 tsp chili
- 1/2 tsp cumin
- 1/2 tsp cinnamon
- 3 or 4 carrots, peeled and chopped (enough for about 3 cups)
- 3 cups low sodium vegetable or chicken stock

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN

ACROSS

1. Feminine pronoun
4. __ Doble (Ballroom dance)
8. Beatles: "___ the Universe"
14. That guy
15. Carnivorous Cretaceous creature, curly
16. Russia: Called the 'Blue Eye of Siberia', it's the world's oldest/deepest lake
17. Sphere
18. Military officer/explorer/fur trader born in Trois-Rivières who explored beyond Lake Superior and into Western Canada, Pierre Gaultier de Varennes et de ___ (b.1685 - d.1749)
20. Lima's land
22. Athapaskan-speaking people of the Northwest Territories
23. Quit
24. Dancing ___ (Delighted)
26. Born, in bridal bios
28. Drench
29. Ipsos Reid conducts them: 2 wds.
33. Watery word with 'Wave'
34. Hat, slang-style
35. Rupture
39. Particulars
40. 'Cent' add-on (Man/horse creature)
41. English author A.A.
42. Concern
43. Offshoot



44. Overact in the play
45. "___" (You Know I Love You)" by Shania Twain
49. Electrical resistance unit
52. Actress Charlotte
53. Left-for-too-long

- loaf's condition
54. White wine of Italy
56. Climber's need
58. Rapsallions
61. Like products not tested on animals: 2 wds.
64. Dig in
65. Counsel

66. Satiated
67. Ms. Peebles
68. Staggered
69. Leaf-to-branch attachment
70. Attempt

DOWN

1. Buy stuff
2. Fill a position

3. Do some needlework
4. 1980s scandal-ridden televangelism org.
5. "You Turn Me On, I'm ___" by Joni Mitchell
6. Ontario's Trent-___ Waterway
7. Farm's cart-pulling team

8. Mr. Vigoda
9. Delete
10. Go by bike
11. Gumbo ingredients
12. "All right, if you ___" (I guess you're right then)
13. Get some beauty rest
19. 1875: Impressionist painter of The Skiff
21. Not identified
25. Feels yucky
27. Antiquity
29. Ear-related
30. Pocket bread
31. Eve ___ (Jan on "The Brady Bunch")
32. Activators of reactions
36. Headed for a Vegas chapel reason
37. Opposing
38. Film critic Rex
40. Blood carrier type
41. Prefix to 'morphosis'
43. Anecdotal collection
46. "You better..." ultimatum ender: 2 wds.
47. Vivacity
48. Sam ___ (Famous officer of the North West Mounted Police)
49. "The Odd Couple" role
50. Drove of people
51. Purple hue
55. Screen
57. Slays, slangily
59. Couple
60. Remain
62. Mr. Danson
63. Furniture wood

*** IT'S ALL IN THE STARS** by Sally Brompton

Aries March 21 - April 20
Your nerves may be on edge a little but don't worry too much because nothing bad is likely to happen. Try not to change your everyday routine, as minor alterations could confuse you in major ways.

Taurus April 21 - May 21
You need to decide where your affections belong. According to the planets, there's no middle ground. If you can't make a reasoned decision yourself the full moon will make it for you.

Gemini May 22 - June 21
You've been astonishingly ambitious but something will happen that makes you wonder if it's worth all the effort. No matter how disillusioned you may be you must not give up.

Cancer June 22 - July 23
Today's full moon will force you to do the opposite of what you were planning. There's no point making a big scene about it, just do what is expected of you, and do it well.

Leo July 24 - Aug. 23
You must either earn more or spend less — it's as simple as that. The full moon will point you in the right direction. You'll have cash in your pocket again soon.

Virgo Aug. 24 - Sept. 23
You will come to a new understanding with someone you have clashed with in the past. There may be some tension in your relationship but if you discuss your differences you can and you will overcome them.

Libra Sept. 24 - Oct. 23
The most important lessons don't have to be painful but they usually are. You can sense that something needs to be changed, and if you find out what it is and do what has to be done you can bypass the pain.

Scorpio Oct. 24 - Nov. 22
No one and nothing can stop you. But you can still stop yourself, simply by allowing your fears to get the better of you. Ignore the doubts the full moon is putting into your head.

Sagittarius Nov. 23 - Dec. 21
The planets warn you need to accept that in one area of your life you are out of your depth and must concede defeat. But it's no big deal. You will bounce back bigger and better.

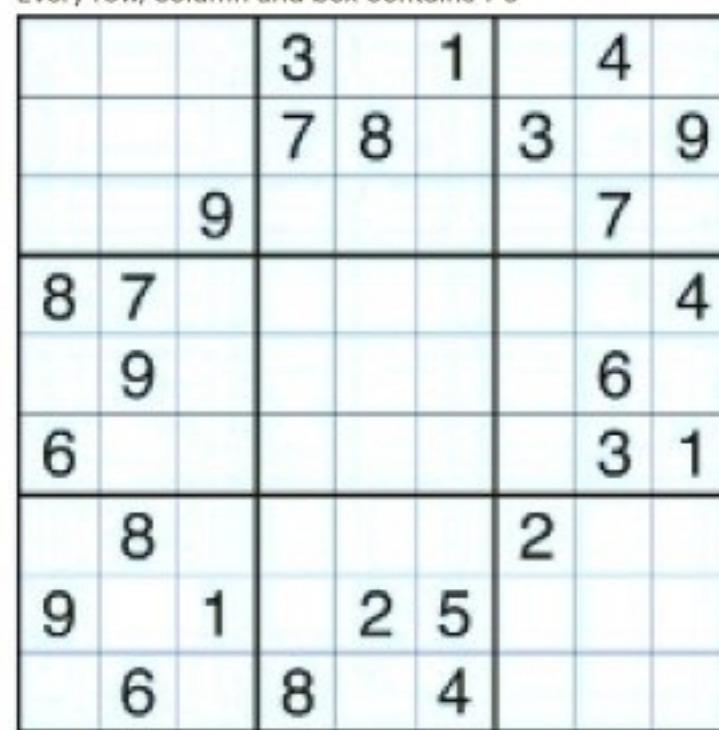
Capricorn Dec. 22 - Jan. 20
You've all the charm you need to win friends and influence people, so reach out to those you would usually be afraid to approach because you think they're too good for you. They won't be above you for long.

Aquarius Jan. 21 - Feb. 19
Take the kind of drastic action you usually prefer to avoid. You must realize that, as far as your finances are concerned, nothing can be taken for granted any more.

Pisces Feb. 20 - March 20
What occurs next will bring into the open a conflict that has been simmering for quite some time. That's good. The more you try to deny that it exists the worse it will get.

CONCEPTIS SUDOKU by Dave Green

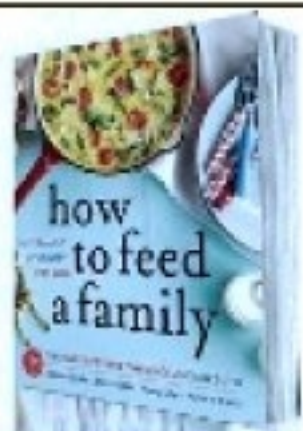
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